

Single-Family Rehabilitation Program Description

The City of St. Charles has established the Single-Family Detached Home Rehabilitation Loan Program (the “Program”). The Program offers zero interest, deferred payment loans to qualified households to help maintain the quality of their home. Funding is provided from the City of St. Charles Housing Trust Fund.

How it Works

Income-eligible St. Charles homeowners apply to Community Contacts, Inc. for a loan through the City’s Program. The Program is intended to be supplemental to Kane County’s Home Rehabilitation Program (<http://www.countyofkane.org/Pages/ocr/housingRehab.aspx>). Applicants must initially apply through the Kane County program. Applicants will be considered for the City’s program under the following circumstances:

1. The cost of the Eligible Improvement(s) exceeds the maximum amount paid by Kane County. OR
2. The homeowner has project costs that are not eligible for reimbursement through Kane County’s program, but are Eligible Improvements through the City’s program.

Eligible Improvements

- Repairs/improvements to mechanical, heating, plumbing, structural, and electrical systems
- Exterior painting
- Improvements to building security
- Termite damage repair
- Drainage improvements
- Yard clean-up
- Repairs or replacement of roofing
- Improvements and modifications for physically disabled persons
- Insulation
- Exterior work that will improve overall neighborhood appearance
- Windows in need of repair or replacement

Ineligible Improvements

- Additions/upgrades to existing structure or component parts, i.e. window upgrades (bay window), room additions, etc. (except to provide access to persons with disabilities)
- Purchase or repair of furnishings
- Purchase of land/real property
- Construction/repair of swimming pools or hot tubs
- Appliances

Available Funds

A maximum of \$10,000 is available per household. The loan is a 0% interest deferred loan, with repayment at the time of sale or transfer of deed.

Eligibility

The following criteria determine applicant eligibility:

1. **Income**: The annual gross income of the applicant's household may not exceed the income limits established in Table 1.
2. **Location**: The subject property must be within the City of St. Charles corporate limits.
3. **Home Value**: The value of the applicant's home may not exceed \$271,050.
4. **Type of Unit**: The unit must be a single-family detached residential property.
5. **Ownership**: The person receiving the loan must live within the dwelling unit, and not rent the unit to other persons.

Table 1: Income Limits. To be eligible for the Program, the applicant's annual gross household income cannot exceed:

	1 person household	2 person household	3 person household	4 person household	5 person household	6 person household	7 person household	8 person household
2013 Income Limit (80% AMI)	\$40,550	\$46,350	\$52,150	\$57,900	\$62,550	\$67,200	\$71,800	\$76,450
House Value Limitation	\$271,050							

Sources: 2013 income limits published by the Illinois Housing Development Authority (<http://www.ihda.org>) and FHA Mortgage Limit for the Chicago MSA (<https://entp.hud.gov/idapp/html/hicostlook.cfm>).

How to Apply

The Program is administered through Community Contacts, a non-profit housing assistance organization based in Elgin. Contact Community Contacts at (847) 697-8800 or visit www.cci-hci.org.